



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Debtor(s), Joseph Nittoso and Therese  
Edwards

In Re:  
JOSEPH NITTOSO and THERESE EDWARDS,  
Debtors

Order Filed on August 23, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-35590  
Chapter: 13  
Judge: VFP

**LOSS MITIGATION ORDER**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

**DATED: August 23, 2021**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**The Request concerns the following:**

Property: 110 Lexington Avenue, Bloomfield, New Jersey 07003

Creditor: M&T Bank

- It is hereby ORDERED that the Notice of Request for Loss Mitigation is denied.

It is hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:

  - The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP).
  - The Loss Mitigation process shall terminate on 11/20/2021 ~~(90 days from the date of entry of this order, unless an Application for Extension or Early Termination of the Loss Mitigation Period is filed under Section IX.B of the LMP.)~~
  - The debtor must make monthly adequate protection payments to the creditor during the Loss Mitigation Period in the amount of \$2,677.34 on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
  - If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.B. of the LMP and to obtain relief from the stay.

- Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.
- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.

It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
- Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
- Within 14 days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

In re:  
Joseph William Nittoso  
Therese Celeste Edwards  
Debtors

Case No. 17-35590-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Aug 23, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Joseph William Nittoso, Therese Celeste Edwards, 110 Lexington Avenue, Bloomfield, NJ 07003-5765

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
David G. Beslow	on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

District/off: 0312-2

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Date Rcvd: Aug 23, 2021

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Mark Goldman

on behalf of Debtor Joseph William Nittoso [yrodriguez@goldmanlaw.org](mailto:yrodriguez@goldmanlaw.org)  
[yrodriguez.knight29@gmail.com](mailto:yrodriguez.knight29@gmail.com); [ecf-control@goldman-beslow.com](mailto:ecf-control@goldman-beslow.com); [r64764@notify.bestcase.com](mailto:r64764@notify.bestcase.com); [cfinnerty@goldmanlaw.org](mailto:cfinnerty@goldmanlaw.org)

Mark Goldman

on behalf of Joint Debtor Therese Celeste Edwards [yrodriguez@goldmanlaw.org](mailto:yrodriguez@goldmanlaw.org)  
[yrodriguez.knight29@gmail.com](mailto:yrodriguez.knight29@gmail.com); [ecf-control@goldman-beslow.com](mailto:ecf-control@goldman-beslow.com); [r64764@notify.bestcase.com](mailto:r64764@notify.bestcase.com); [cfinnerty@goldmanlaw.org](mailto:cfinnerty@goldmanlaw.org)

Rebecca Ann Solarz

on behalf of Creditor M&T BANK [rsolarz@kmllawgroup.com](mailto:rsolarz@kmllawgroup.com)

Regina Cohen

on behalf of Creditor Ally Financial Inc. [rcohen@lavin-law.com](mailto:rcohen@lavin-law.com) [ksweeney@lavin-law.com](mailto:ksweeney@lavin-law.com)

U.S. Trustee

[USTPRegion03.NE.EDF@usdoj.gov](mailto:USTPRegion03.NE.EDF@usdoj.gov)

TOTAL: 10